

In re:  
Joann Ferrer  
Debtor

Case No. 17-10306-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 03, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:**

Recip ID	Recipient Name and Address
db	+ Joann Ferrer, 1116 Arrott Street, Philadelphia, PA 19124-3139
13851323	+ Central Finl Control, Po Box 660873, Dallas, TX 75266-0873
13851326	+ Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207
13851329	+ Patrick Fung, 4256 Castor Avenue, Philadelphia, PA 19124-4920
13851330	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
13851334	+ Transworld System Inc/, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 03 2022 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 03 2022 23:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13851322	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 04 2022 00:00:18	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
13851324	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2022 00:00:20	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
13851325	+ Email/Text: bknotice@ercbpo.com	Mar 03 2022 23:50:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13851327	+ Email/Text: support@ljross.com	Mar 03 2022 23:50:00	L J Ross Associates In, 4 Universal Way, Jackson, MI 49202-1455
13901602	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2022 23:50:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13851328	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2022 23:50:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
13922405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2022 00:00:19	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13851331	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2022 00:00:04	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13851332	+ Email/PDF: gecsedl@recoverycorp.com	Mar 04 2022 00:00:10	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
13851333	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 03 2022 23:50:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
13863010	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 03 2022 23:50:00	Toyota Motor Credit Corporation, PO Box 9013,

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13851335

+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Mar 03 2022 23:49:00

Addison, Texas 75001-9013

Verizon Wireless, Po Box 49, Lakeland, FL  
33802-0049

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
BRANDON J PERLOFF	on behalf of Debtor Joann Ferrer bperloff@perlofflaw.com kmecf1429@gmail.com;BPerloffPennsylvania1@jubileebk.net
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
HOWARD FORD	on behalf of Creditor PATRICK FUNG howard.ford@comcast.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Joann Ferrer

Debtor(s)

Case No: 17-10306-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/3/22